

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
SCHUELER, ROBIN A. § Case No. 15-39308-DRC  
§  
Debtor(s) §

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CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Elizabeth C Berg, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00 (Without deducting any secured claims)	Assets Exempt: \$1,851.00
Total Distributions to Claimants: \$5,664.79	Claims Discharged Without Payment: \$14,231.00
Total Expenses of Administration: \$9,806.75	

3) Total gross receipts of \$40,474.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$25,002.46 (see **Exhibit 2**), yielded net receipts of \$15,471.54 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS CHAPTER 7 ADMIN. FEES AND CHARGES(from <b>Exhibit 4</b> )	NA	\$9,806.75	\$9,806.75	\$9,806.75
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$19,826.00	\$5,632.00	\$5,632.00	\$5,664.79
<b>TOTAL DISBURSEMENTS</b>	\$19,826.00	\$15,438.75	\$15,438.75	\$15,471.54

4) This case was originally filed under chapter 7 on 11/18/2015. The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 02/08/2017

By : /s/ Elizabeth C Berg  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE 1	AMOUNT RECEIVED
Annuity	1129-000	\$40,474.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$40,474.00</b>

1The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
SCHUELER, ROBIN A.	Disb of 100.00% to Claim #9999	8200-002	\$25,002.46
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$25,002.46</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Baldi Berg, Ltd.	3120-000	NA	\$26.01	\$26.01	\$26.01
Elizabeth C. Berg, Trustee	2200-000	NA	\$13.59	\$13.59	\$13.59
Elizabeth C. Berg, Trustee	2100-000	NA	\$2,297.15	\$2,297.15	\$2,297.15
Baldi Berg, Ltd.	3110-000	NA	\$7,470.00	\$7,470.00	\$7,470.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>NA</b>	<b>\$9,806.75</b>	<b>\$9,806.75</b>	<b>\$9,806.75</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES</b>		NA	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000006	PORTFOLIO RECOVERY	7100-000	\$1,032.00	\$1,032.05	\$1,032.05	\$1,038.06
000005	PORTFOLIO RECOVERY	7100-000	\$587.00	\$587.67	\$587.67	\$591.09
000004	Capital One Bank (USA), N.A.	7100-000	\$697.00	\$697.68	\$697.68	\$701.74
000003	CAPITAL ONE BANK (USA), N.A.	7100-000	\$962.00	\$962.86	\$962.86	\$968.47
000002	QUANTUM3 GROUP LLC AS	7100-000	\$1,008.00	\$1,008.53	\$1,008.53	\$1,014.40
000001	BUREAUS INVESTMENT GROUP	7100-000	\$1,309.00	\$1,343.21	\$1,343.21	\$1,351.03
	Bank Of America		\$4,478.00	NA	NA	\$0.00
	Barclays Bank Delaware		\$4,037.00	NA	NA	\$0.00
	Citibank Sd, Na		\$3,355.00	NA	NA	\$0.00
	Creditors Protection S c/o		\$143.00	NA	NA	\$0.00
	Dr. Alan Kossman		\$100.00	NA	NA	\$0.00
	Dukane Obstetrics		\$150.00	NA	NA	\$0.00
	First Premier Bank		\$968.00	NA	NA	\$0.00
	Mayo Clinic		\$1,000.00	NA	NA	\$0.00

<b>TOTAL GENERAL UNSECURED CLAIMS</b>	\$19,826.00	\$5,632.00	\$5,632.00	\$5,664.79
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**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 15-39308  
Case Name: SCHUELER, ROBIN A.

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg  
Date Filed (f) or Converted (c): 11/18/2015 (f)  
341(a) Meeting Date: 12/14/2015  
Claims Bar Date: 05/18/2016

For Period Ending: 02/08/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. Checking account with BMO Harris	251.00	0.00		0.00	FA
2. Household Goods	1,000.00	0.00		0.00	FA
3. Books, Tapes, CDs etc.	100.00	0.00		0.00	FA
4. Wearing Apparel	450.00	0.00		0.00	FA
5. Misc. Costume Jewelry	50.00	0.00		0.00	FA
6. Annuity	Unknown	40,474.00		40,474.00	FA
<b>Gross Value of Remaining Assets</b>					
<b>TOTALS (Excluding Unknown Values)</b>	1,851.00	40,474.00		40,474.00	0.00

Re Prop. #6 Pursuant to this Court's order dated 9/16/16 [dkt 28], Trustee authorized to sell the Estate's interest in the structured settlement payment (annuity) which was payable in 2041 for a lump sum payment of \$40,474.

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

October 6, 2016: Trustee successfully negotiated and obtained court authority [dkt 28] for a sale to third party of the Estate's interest in a \$200,000.00 structured settlement payment which was due and payable in 2041 for a lump sum payment of \$40,474.00. The purchaser is pursuing the requisite probate court approval of the proposed sale. Upon recovery of the lump sum payment, Trustee will review claims, analyze Estate tax matters and prepare to close the case.

July 5, 2016: Trustee's attorney continues to negotiate for recovery of annuity. Trustee is attempting negotiate the purchase of the Estate's interest in the final annuity payment by the Debtor, or alternatively, to sell right to receive payment to 3rd party.

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Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg  
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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

Initial Projected Date of Final Report(TFR) :09/30/2017

Current Projected Date of Final Report(TFR) : 12/31/2016

Trustee's Signature     /s/Elizabeth C Berg  
Elizabeth C Berg  
20 N. Clark St., Suite 200  
Chicago, IL 60602  
Phone : (312) 726-8150

Date: 02/08/2017

FORM 2  
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-39308

Case Name: SCHUELER, ROBIN A.

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5229 Checking Account

Taxpayer ID No: \*\*-\*\*\*3999

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 2/8/2017

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
11/03/2016	[6]	Fairfield Funding 3424 Peachtree Road Suite C-100 Atlanta, GA 30326	Proceeds of Sale of Debtor's Annuity Payment Per Court Order Dated 9/16/16 [Dkt. 28]	1129-000	40,474.00		40,474.00
01/10/2017	51001	Elizabeth C. Berg, Trustee 20 N. Clark Street Suite 200 Chicago, IL 60602	TR Final Compensation	2100-000		2,297.15	38,176.85
01/10/2017	51002	Elizabeth C. Berg, Trustee 20 N. Clark Street Suite 200 Chicago, IL 60602	Trustee Expenses	2200-000		13.59	38,163.26
01/10/2017	51003	Baldi Berg, Ltd. 20 N Clark St Suite 200 Chicago , IL 60602	Attys Final Compensation	3110-000		7,470.00	30,693.26
01/10/2017	51004	Baldi Berg, Ltd. 20 N Clark St Suite 200 Chicago , IL 60602	Attys Expenses	3120-000		26.01	30,667.25
01/10/2017	51005	SCHUELER, ROBIN A. 110 W Boone St Belvidere, IL 61008	Disb of 100.00% to Claim #9999 Surplus to Debtor	8200-002		25,002.46	5,664.79

Page Subtotals

40,474.00

34,809.21



**Taxpayer ID No:** \*\*-\*\*\*3999  
**For Period Ending:** 2/8/2017

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Page Subtotals	0.00	3,333.90
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FORM 2  
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-39308

Case Name: SCHUELER, ROBIN A.

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5229 Checking Account

Taxpayer ID No: \*\*\_\*\*\*3999

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 2/8/2017

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
			(697.68)	7100-000			
			(4.06)	7990-000			
01/10/2017	51010	PORTFOLIO RECOVERY ASSOCIATES, LLC Succ. to Synchrony Bank (JC PENNEY CREDIT CARD) POB 12914 Norfolk , VA 23541	Disb of 100.58% to Claim #000005			591.09	1,038.06
			(587.67)	7100-000			
			(3.42)	7990-000			
01/10/2017	51011	PORTFOLIO RECOVERY ASSOCIATES, LLC Succ. to SYNCHRONY BANK (WALMART) POB 12914 Norfolk , VA 23541	Disb of 100.58% to Claim #000006			1,038.06	0.00
			(1,032.05)	7100-000			
			(6.01)	7990-000			

Page Subtotals

0.00

2,330.89

FORM 2  
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Case No: 15-39308

Case Name: SCHUELER, ROBIN A.

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5229 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

Taxpayer ID No: \*\*\_\*\*\*3999

For Period Ending: 2/8/2017

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)

Page Subtotals

<b>COLUMN TOTALS</b>	40,474.00	40,474.00
Less: Bank Transfer/CD's	0.00	0.00
<b>SUBTOTALS</b>	<u>40,474.00</u>	<u>40,474.00</u>
Less: Payments to Debtors		25,002.46
<b>Net</b>	<u>40,474.00</u>	<u>15,471.54</u>

All Accounts Gross Receipts: 40,474.00  
All Accounts Gross Disbursements: 40,474.00  
All Accounts Net: 0.00

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5229 Checking Account	40,474.00	40,474.00	
<b>NetTotals</b>	<u>40,474.00</u>	<u>40,474.00</u>	<u>0.00</u>